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EXHIBIT 3

Residential Credit Opportunities Trust III LLC

August 2, 2016

Edwin Cardona 27000 W Cypress Road Channahon, IL 60410

Dear Edwin Cardona,

Notification of Assignment, Sale or Transfer of Your Mortgage Loan

The ownership of your mortgage loan has been transferred by Loan Number to Residential Credit Opportunities Trust III LLC. This transfer was effective August 1, 2016.

The assignment, sale, or transfer of your mortgage loan does not affect any term or condition of your Mortgage, Deed of Trust, or Note. The transfer of the ownership of your mortgage loan to Residential Credit Opportunities Trust III LLC has not been publicly recorded.

Residential Credit Opportunities Trust III LLC is a private real estate investment company that purchases mortgages and residential real estate. We own our real estate assets. We do not provide our services to third parties, nor do we charge homeowners fees for the services we provide.

Residential Credit Opportunities Trust III LLC does not service your loan. Instead, we work closely with our Loan Servicer (an organization that collects mortgage payments), mortgage banks, and third party service providers to provide our homeowners cost effective and appropriate solutions for their homeownership problems.

The new servicer of your mortgage loan will be FCI Lender Services, Inc. ("FCI"). You will shortly receive a letter from FCI notifying you that they are the new servicer of your mortgage loan.

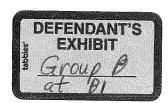
You may write or contact us with questions concerning your mortgage at the number below. I look forward to speaking to you.

Sincerely,

Rón McMahan, CEO 562-735-6555 ext. 100

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

P.O. Box 2741, Seal Beach, CA 90740



Residential Credit Opportunities Trust III LLC

August 2, 2016

Edwin Cardona 27000 W Cypress Road Channahon, IL 60410

Dear Edwin Cardona,

This letter confirms Residential Credit Opportunities Trust III LLC is the new owner of your mortgage loan. The ownership of your mortgage loan was acquired by Residential Credit Opportunities Trust III LLC August 1, 2016.

The new servicer of your mortgage loan will be FCI Lender Services, Inc. ("FCI"). You will shortly receive a letter from FCI notifying you that they are the new servicer of your mortgage loan. A representative of FCI can also be contacted at 800-931-2424 to confirm Residential Credit Opportunities Trust III LLC is the new owner of your mortgage loan, or to answer any questions you may have.

Residential Credit Opportunities Trust III LLC will not be the servicer of your mortgage loan. We are a private real estate investment company that purchases mortgages and residential real estate. We own our real estate assets. We do not provide our services to third parties, nor do we charge homeowners fees for the services we provide.

Residential Credit Opportunities Trust III LLC has many programs designed to fit your current financial needs and to regain equity in your home. We also have programs available to you should you wish to vacate your property and be rid of further financial obligation.

We want to help you move forward and make your home ownership experience positive and financially beneficial. We will be contacting you soon to assess your current situation and determine how we can help.

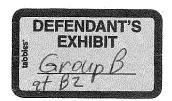
Please contact me with any questions or comments. I look forward to speaking to you.

Sincerely,

Rón McMahan, CEO 562-735-6555 ext. 100

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

P.O. Box 2741, Seal Beach, CA 90740



American Mortgage Investment Partners Fund I Trust

July 29, 2014

Edwin Cardona 27000 W Cypress Road Channahon, IL 60410

Dear Edwin Cardona;

Notification of Assignment, Sale or Transfer of Your Mortgage Loan

The ownership of your mortgage loan has been transferred by Loan Number to American Mortgage Investment Partners Fund I Trust (AMIP Fund I Trust). This transfer was effective June 30, 2014.

The assignment, sale, or transfer of your mortgage loan does not affect any term or condition of your Mortgage, Deed of Trust, or Note. The transfer of the ownership of your mortgage loan to AMIP Fund I Trust has not been publically recorded.

AMIP Fund I Trust is a private real estate investment company that purchases mortgages and residential real estate. We own our real estate assets. We do not provide our services to third parties, nor do we charge homeowners fees for the services we provide.

American Mortgage Investment Partners Fund I Trust does not service your loan. Instead, we work closely with our Loan Servicer (an organization that collects mortgage payments), mortgage banks, and third party service providers to provide our homeowners cost effective and appropriate solutions for their homeownership problems.

The new servicer of your mortgage loan will be FCI Lender Services, Inc. ("FCI"). You will shortly receive a letter from FCI notifying you that they are the new servicer of your mortgage loan.

You may write or contact us with questions concerning your mortgage at the number below. I look forward to speaking to you.

Sincerely,

Ron McMahan, CEO 562-735-6555 ext. 100

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

2999 Westminster Avenue, Ste. 265, Seal Beach, CA 90740



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American Mortgage Investment Partners Fund I Trust

July 29, 2014

Edwin Cardona 27000 W Cypress Road Channahon, IL 60410

Dear Edwin Cardona;

This letter confirms American Mortgage Investment Partners Fund I Trust ("AMIP Fund I Trust") is the new owner of your mortgage loan. The ownership of your mortgage loan was acquired by AMIP Fund I Trust June 30, 2014.

The new servicer of your mortgage loan will be FCI Lender Services, Inc. ("FCI"). You will shortly receive a letter from FCI notifying you that they are the new servicer of your mortgage loan. A representative of FCI can also be contacted at 800-931-2424 to confirm American Mortgage Investment Partners Fund I Trust is the new owner of your mortgage loan, or to answer any questions you may have.

American Mortgage Investment Partners Fund I Trust will not be the servicer of your mortgage loan. We are a private real estate investment company that purchases mortgages and residential real estate. We own our real estate assets. We do not provide our services to third parties, nor do we charge homeowners fees for the services we provide.

American Mortgage Investment Partners Fund I Trust has many programs designed to fit your current financial needs and to regain equity in your home. We also have programs available to you should you wish to vacate your property and be rid of further financial obligation.

We want to help you move forward and make your home ownership experience positive and financially beneficial. We will be contacting you soon to assess your current situation and determine how we can help.

Please contact me with any questions or comments. I look forward to speaking to you.

Sincerely,

Ron McMahan, CEO 562-735-6555 ext. 100

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

2999 Westminster Avenue, Ste. 265, Seal Beach, CA 90740

